

DISCOVERY FEDERAL CREDIT UNION FEE SCHEDULE

Effective 08/01/2020

GENERAL FEES

Account Inactivity Fee.....	\$5.00/month
<i>A credit union account is considered inactive if there has been no monetary transaction made to the account for six (6) consecutive months. Fees and/or dividends do not constitute activity. Fee is not applicable if the primary member on the account is under 21 years of age.</i>	
Account Research.....	\$25.00/hour
ACH Origination Return.....	\$25.00
ATM Empty Deposit Envelope.....	\$20.00
Automatic Overdraft Transfer.....	\$5.00
Certified Check.....	\$5.00
Check Copy.....	\$3.00
Check Purchase - Deluxe.....	varies
Checking (Basic) Account Inactivity Fee.....	\$5.00/month
<i>A Basic checking account is considered inactive if there has been no monetary transaction made to the checking account for six (6) consecutive months. Fees and/or dividends do not constitute activity. Fee is not applicable if the primary member on the account is under 21 years of age.</i>	
Checking (Business) Below Minimum Balance.....	\$10.00/month
Checking (Business) Item Processing Fee (over 150 per month).....	\$0.15/item
Closed Account Fee (if account is closed within 6 months of account opening).....	\$20.00
Discovery Issued Official Check (third party).....	\$5.00
Dividend Checking Below Minimum Balance Fee.....	\$4.95/month
E-payment via Credit Card.....	2.95% of total payment
E-payment via Debit Card.....	\$4.95
E-payment via Electronic Check.....	\$4.95
Escheat.....	\$50.00
Foreign Check Clearing.....	varies
IRA Transfer Out of Credit Union.....	\$50.00
IRS Levy.....	\$50.00
Money Market Below Minimum Balance (personal & business).....	\$25.00/month
Money Order.....	\$5.00
Non-Member Check Cashing drawn on DFCU.....	\$5.00
Non-Sufficient Funds (NSF).....	\$30.00
Overdraft Courtesy Pay (per item paid).....	\$30.00
Outgoing Wire (Domestic).....	\$20.00
Outgoing Wire (International).....	\$40.00
Paper Statement Copy.....	\$5.00/month
Returned Check.....	\$25.00
Returned Mail Due to Bad Address.....	\$5.00/month

GENERAL FEES - CONTINUED

Stop Payment Order - Check and ACH.....	\$20.00/item or \$30.00/range
Stop Payment Order - Discovery Issued Official Check.....	\$30.00
Visa Gift Card - Plastic.....	\$2.50
Writ of Execution.....	\$250.00

LENDING FEES

Business Loan Late Payment.....	5% of payment
Loan Late Payment.....	\$30.00
Loan Payoff Request.....	\$25.00
Loan Refinance Fee (DFCU Balances Only).....	\$100.00 or 1% of loan balance - whichever is less
Subordination Agreement.....	\$100.00

VISA CHECK CARD FEES

Card Replacement (first one free).....	\$20.00
» Rush Charge - 3 day turnaround for card OR PIN mailer.....	\$60.00
» Rush Charge - 3 day turnaround for card AND PIN mailer.....	\$120.00

VISA CREDIT CARD FEES

Cash Advance (in-person) - Non-DFCU Visa Credit Card.....	\$5.00
Card Replacement.....	\$20.00
Item Copy.....	\$5.00
Late Payment.....	up to \$35.00
Returned Payment.....	up to \$20.00
Temporary Limit Increase.....	\$25.00

BUSINESS REMOTE DEPOSIT CAPTURE FEES

Monthly Scanner Rental.....	\$50.00/month
Returned Item / Returned Item Represented.....	\$25.00



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